



The Scottish
Parliament

Stewart Maxwell, MSP Representing you in the West of Scotland



West of Scotland MSP Stewart Maxwell Named as New Minister for Communities & Sport

Stewart Maxwell has been named as Minister for Communities and Sport in Alex Salmond's government. Stewart was previously the Shadow Minister for Sports, Media & Culture. When asked to comment on his appointment Stewart said

"I am honoured to have been asked to serve in the first SNP Scottish Government.

The Communities and Sport portfolio will play an important role in the future well-being of the people of Scotland and I am delighted to be given the opportunity to take on this role.

"The SNP promised to slim down government and we have done so by cutting the number of departments and the number of government Ministers. In my previous role, as Shadow Deputy

Minister, sport was part of my remit and I look forward to putting into place some of the ideas we had in opposition. I also look forward to implementing policies that will benefit communities throughout Scotland.

"Scotland has a lot to look forward to and I am positive that we will be successful in our bid to bring the Commonwealth Games to

Glasgow in 2014.

However as well as sport, housing is part of my remit and too many residents in the West of Scotland and throughout Scotland are still facing severe housing problems that must be dealt with and I will take this opportunity to make a difference by working tirelessly on your behalf."

Minister Presents IRB 7-aside Trophy to New Zealand

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Minister for Communities and Sport, Stewart Maxwell MSP recently had the pleasure of presenting the Emirates Airlines IRB Sevens 2007 World Series trophy to the winners New Zealand.

Stewart said "One of the most pleasant duties in my role as Minister for Sport is to get the opportunity to witness events such as the IRB Sevens. This has been a great tournament where the

participants played to the highest level and the crowd thoroughly enjoyed it. Although much credit is due to Fiji, who started this final tournament 10 points ahead of New Zealand, the Kiwis ended up deserved winners of the Emirates Airline Edinburgh Sevens, beating Samoa 34-5 in the final match to finish two points ahead of the Fijians on a pulsating day of action at Murrayfield. This was a thrilling finale to the series race at the end of two wonderful days enjoyed by close to 30,000 fans at Murrayfield. 2008 sees the 125th anniversary of the

invention of Sevens at Melrose in the Scottish Borders.

"I also had the pleasure of greeting the visiting dignitaries in the Great Hall of Edinburgh Castle, prior to the commencement of the tournament. The Great Hall is the first recorded place where the Assembly that we now call the Scottish Parliament met around the year 1140. The Great Hall itself was built in 1511 by James IV.

"The IRB Sevens taking

place in Scotland fits in well with the exciting sporting program coming up in Scotland. We've just had the IRB7s, followed by the World Team Badminton Championships which took place recently in Glasgow and was watched by over 2 billion people worldwide. We have the Open Golf Championship returning to Carnoustie this year, the Rugby World Cup in September and hopefully the awarding of the 2014 Commonwealth Games, to be announced in November. It's an exciting time to be involved in Scottish sport.

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Scotland's Debt and What We Can Do About It

There is no doubt that debt is a massive problem throughout Scotland and affects people from all walks of life. A survey by Debt Free Direct showed that the average Scot has unsecured borrowing of £7,848 – that's £1850 higher than the UK average. In 2005/06 Scottish Citizens Advice Bureaux alone dealt with 61,587 consumer debt enquiries, 11,000 more than in 2004/05. Their total new client debt recorded in 2005/06 was £212m, up £54m on the previous year.

That is why I was delighted to get the opportunity to speak at the UK Credit Options Conference 2007. I was so keen to speak at this event that it was the first engagement I accepted as Minister for Communities and Sport in the new Scottish Government.

Badly managed, credit can lead to problem debt which can create a downward spiral leading to many problems, health, the breakdown of relationships, losing jobs and possible eviction or repossession of your home. All of this alongside the regular letters from creditors and the constant pressure to repay them.

This is a particular problem for those on low incomes who are often targeted by doorstep lenders offering quick fix solutions at extortionate interest rates of repayment.

However, used sensibly credit can play an important role in managing our budget effectively. That is why it is important that people are aware of the lower cost of borrowing from credit unions and community development finance institutions.

In Scotland we have around 130 credit unions, most in and around Glasgow. These range from small credit unions to the large, often work based credit unions, which are increasingly offering products which match those of the mainstream lenders.

Credit Unions are safe, sure, realistic ways to save and budget for the future and I look forward to continuing the government's support for the credit union movement.

Another way of supporting communities is through the Community Development Financial Initiative lending to individuals, the first, Scotcash, opened in January this year.

It resulted from a partnership between Glasgow City Council, Glasgow Housing Association and Royal Bank of Scotland, among others. It aims to provide affordable loans to people who would normally use high interest home credit and this exciting development is doing well and building a healthy customer base and I wish it every success in the future.

There are also many other ways in which to help those in financial difficulties, such as The Debt Arrangement Scheme, The Scottish Government's financial education projects, run with Citizens Advice, the Greater Easterhouse Money Advice Project and Young Scot.

Improved options for people in debt will help to lift families out of poverty, which in turn will regenerate whole communities. That is why the Scottish Government provides over £5 million a year, through local authorities, to support the money advice sector.



Stewart shaking hands with Atholl Wallace, one of the successful Aberdeen Schools Rowing Association team, as he congratulates them on winning the Cadet Men Under 14 Coxed Quad Scull at the Scottish Rowing Championships held in Strathclyde Country Park in June.